Use this checklist when comparing plans. Are things important to you covered? If covered, what are the limitations on the coverage? How much is paid for by the insurance and how much do I have to pay out-of-pocket? Refer to the "filled-in checklist" for an example of how to complete this checklist.

BENEFIT	COVERED OR IN EFFECT?		HOW MUCH IS COVERED?	YOU PAY
Office visits	Yes	□No		
Physical exams	Yes	□No		
Diagnostics (lab work, medical procedures)	Yes	□No		
Emergency room visits	Yes	□No		
Cardiac/advanced procedures	Yes	□No		
Hospitalization	Yes	□No		
Preventative care	Yes	□No		
Pre-existing conditions	Yes	□No		
Well-child exams	Yes	□No		
Immunization	Yes	□No		
Maternity care	Yes	□No		
Drug benefits	Yes	□No		
Mental health coverage	Yes	□No		
Network discount applies to deductible?	Yes	□No		
Maximum out-of-pocket limits?	Yes	□No		
Limitations on reimbursement for certain procedures?	□Yes	□No		
COSTS				AMOUNT
Premium				
Office visit co-pay				
Prescription drug co-pay (generic, name brand)				
Emergency room co-pay				
Coinsurance (you pay)				
Deductible				